DOCUMENT RESUME

ED 203 250 CG 015 233

TITLE The Status of Mid-Life Women and Options for Their Future. A Report with Additional Views by the Subcommittee on Retirement Income and Employment of the Select Committee on Aging, House of Representatives, Ninety-Sixth Congress, Second Session.

INSTITUTION Congress of the U.S., Washington, D.C. House Select Committee on Aging.

REPORT NO House-Doc-96-215

PUB DATE Mar 80

NOTE 39p.

AVAILABLE FROM Superintendent of Documents, U.S. Government Printing Office, Washington, DC 20402.

EDRS PRICE MF01/PC02 Plus Postage.

DESCRIPTORS *Access to Education; Counseling Services; *Educational Opportunities; *Employment Opportunities; Family Involvement; *Females; Feminism; Health Needs; *Middle Aged Adults; *Midlife Transitions; Retirement Benefits

ABSTRACT

This Congressional subcommittee report describes a study of national policies affecting midlife women, and represents the culmination of subcommittee hearings and a detailed examination of the problems of midlife women. An overview of the problem is followed by a discussion of major issues raised at the hearings and in committee study, including educational and job barriers and proposals to improve opportunities for women in these areas. A "Homemakers Bill of Rights" and counseling services are presented as methods by which midlife women's needs for education and jobs could be met. Proposals are included for reform of the Social Security system and pension coverage; improvements in pre-retirement planning and self-help networks are recommended. Sections on health issues and parent care problems are followed by consideration of the special problems faced by foreign service and military service wives. Suggestions for dealing with the problems of men and women in midlife are included; general proposals and federal financial costs are considered. Statistical information about midlife women and committee findings are also enumerated and summarized. (NRB)

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[COMMITTEE PRINT]

THE STATUS OF MID-LIFE WOMEN AND OPTIONS FOR THEIR FUTURE

A REPORT

WITH ADDITIONAL VIEWS

BY THE

SUBCOMMITTEE ON RETIREMENT INCOME AND EMPLOYMENT

OF THE

SELECT COMMITTEE ON AGING

HOUSE OF REPRESENTATIVES

NINETY-SIXTH CONGRESS

SECOND SESSION

U S DEPARTMENT OF HEALTH, EDUCATION & WELFARE
NATIONAL INSTITUTE OF EDUCATION

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CG 0152333

MARCH 1980

Comm. Pub. No. 96-215

Printed for the use of the Select Committee on Aging

U.S. GOVERNMENT PRINTING OFFICE
56-553 O WASHINGTON: 1980

For sale by the Superintendent of Documents, U.S. Government Printing Office
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FOREWORD

As part of its continuing examination of the economic plight of the present and future elderly population, the Subcommittee on Retirement Income and Employment has conducted a comprehensive study of national policies affecting midlife women. This report is the culmination of hearings conducted by the Subcommittee on May 7 and 8, 1979, and a detailed examination of the problems of midlife women contained in a two-volume compendium entitled, "Women in Midlife—Security and Fulfillment." The report concludes that economic independence and security for older women is an attainable goal, if educational and vocational opportunities are accessible in earlier years, particularly in the middle years.

Our findings include an analysis of economic, societal and familial barriers to education, employment, and financial security, as well as a series of options for responsive actions by Congress, the Executive Branch, and the private sector.

Policy proposals for greater accessibility to our nation's educational resources include an emphasis on career oriented educational opportunities, modification of statutory barriers to adult education, and tax incentives for tuition. Recommendations to enhance midlife women's vocational opportunities include public incentives such as internship allowances or tax credits to employers, and private sector initiatives such as flexible work schedules. Federal responsibilities include enforcement of age and sex discrimination laws, expansion of community service employment programs and increased CETA allocations. Counseling, particularly pre-retirement education, is cited as a passageway to both education and employment.

It is our hope that the report will serve as a legislative agenda from which Congress will initiate and promote policies to remove the societal and economic barriers separating midlife women from the mainstream. Moreover, the recommendations for action by the Executive Branch, especially the Department of Labor and the Department of Education, will be the major thrust of the oversight activities of the Subcommittee.

We wish to extend our appreciation to the agencies, associations, and individuals who testified before the Subcommittee, as the substance of their testimony resulted in the policy proposals contained in this report. Finally, we wish to commend the Subcommittee staff and Ann Foote Cahn, who served as consultant on this project, for their preparation of this document.

JOHN L. BURTON,
Chairman.
WILLIAM C. WAMPLER,
Ranking Minority Member.

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I. INTRODUCTION

A. Background

The Subcommittee on Retirement Income and Employment reports herewith on a study of national policies affecting the Nation's midlife women.

The total study has consisted of three stages:

1. A detailed examination by 29 experts in the form of 18 papers, published by the subcommittee as a 333-page compendium entitled "Women in Midlife—Security and Fulfillment." This volume appears as part 1 of a 2-part set. Part 2 is an annotated bibliography prepared by the Library of Congress. It matches the organizational format of part 1, including sections on: an overview, role changes, school and work, the displaced homemaker, volunteer work, retirement preparation factors, new careers, pensions, the poor, counseling and guidance, mutual help, age and sex discrimination, alternative housing, public office, and prospects.

A summary of the compendium was published separately as a committee print, "Midlife Women: Policy Proposals on Their Problems."

2. Views of a broad variety of additional organizations who shared with the subcommittee their reactions to the compendium and to the subject in general. These sources ranged from State and county commissions on women to women's organizations and members of the public who had read press comments on the study.

3. Two days of hearings which were held on May 7 and 8, 1979. Eighteen witnesses testified including: Alexis Herman, Director, Women's Bureau, U.S. Department of Labor; the heads of seven national women's organizations, including Eleanor Cutrie Smeal, president, National Organization for Women, Cristine Candela, president, Women's Equity Action League, Geraldine Eidson, president, Federation of Business and Professional Women's Clubs, Dolores Davis, executive director, National Caucus on the Black Aged, Jane Porcino, codirector, National Action Forum on Older Women, Jane Fleming, executive director, Wider Opportunities for Women, Lesley Dorman, president, Association of American Foreign Service Women, Betty Friedan, author and cofounder of NOW, Dr. Joyce Brothers, psychologist and columnist; the wives of four Members of the House of Representatives, including Jo Oberstar, Charlotte Conable, Margaret Reuss, Susan DeConcini, as well as a widow of a Member of Congress, Janet Steiger; Dr. Nancy Schlossberg, professor at the University of Maryland; Mitchell Fromstein, president, Manpower, Inc.; and Roberta Abram Gaines, resource/referral director, Center for Displaced Homemakers, and herself a former displaced homemaker.

B. Jurisdiction of the Committee and Purpose of Study

The objective of the study is the fulfillment of the inherent mandate to the House Select Committee on Aging to consider ways and means whereby justice might be assured for the Nation's elderly population.

The committee has always recognized that security and well-being for the elderly cannot occur ipso facto "overnight" at age 65 or older. Sound foundations must be laid in earlier years. The grim fact is that the current generation of women 65 and over comprise more than their proportionate share of the Nation's poor.

The roots of their disadvantage lie in earlier years—particularly in middle years—their last opportunity to escape continuing deprivation.

Contributors to the subcommittee's compendium confirmed that timely preventive action is necessary to avoid insecurity and misery in old age.

Robert Butler, M.D., director, National Institute on Aging and a compendium contributor, recalled the significant language used by the Congress when it passed the Research and Aging Act of 1974 establishing the National Institute on Aging:

> * * * the Congress finds and declares that recent efforts point the way toward alleviation of the problem of old age by extending the healthy middle years of life.

Contributors Dr. Janet Zollinger Giele and Dr. Hilda Kahne noted:

> Economic security for women in later life builds on women's experience in the middle years. To analyze how to improve women's security in old age it is necessary to analyze the components of women's adult role.

The subcommittee examined the literature and found that neither the legislative nor executive branches had ever made a comprehensive study of the problems of midlife women.

For both men and women, Dr. Butler stated, middle age is "potentially the most exciting period of life"; it "can be the most dynamic and instructive period of all." But middle age is "too often the beginning of neglect and decline, particularly for women." Middle-aged women, he continued, face "significant changes in all spheres of their lives: familial, occupational, social, educational, financial, and medical."

The examination of women's midlife with particular relation to their later years has now been completed. The study represents, we believe, the first and most comprehensive such review ever made by the Congress.

> It is truly a milestone to be a part of this hearing which is the first that Congress has ever held on the important subject of midlife women's problems. Just the recognition that midlife exists for women is noteworthy, for in the age of reverence for youth, it often appears that women are young or old and there is nothing in between. (Susan DeConcini)

C. The Role of Society and Government with Respect to Midlife Women

"Unfortunately, societal institutions have not been responsive to the unique needs of this group (midlife women)," Dr. Robert N. Butler pointed out. Societal institutions include, in addition to government at all levels, business, labor, agriculture, foundations, associations, education, and the media.

On the role of Government, the following hearing colloquy brought out the central fact that a vacuum exists:

> Chairman Burton. I have one question * * * I guess it is a statement. The Government just really does not pay any attention to this issue * * * I mean there is some lipservice and people like you are really trying to do something but there is no real commitment to the problem * * * that I can see.
>
> Ms. Herman. There has been no real attention to date focused on the concerns of women in their midlife. No. And I think that the GAO report which did an overview of all of our Federal antidiscrimination provisions in 1978 stated this very accurately.
>
> Chairman Burton. (Over and above) the sex discrimination aspects, they just aren't paying attention to the problem of people in this area.
>
> Ms. Herman. These hearings and other efforts such as the displaced homemaker legislation * * * (are) an attempt and * * * a beginning to really focus on the concerns of midlife women.

Viewing the overall need for multilevel action, Dr. Butler wrote:

> Government, the scientific community, and women themselves must lead the way in integrating middle-aged women into the larger society.

If Government does not play its proper role of leadership, "everybody's business will remain nobody's business." The role of Government is limited, but it is nonetheless crucial in helping to accelerate the progress of midlife women toward full equality.

Each of society's institutions should fulfill its own responsibility. In turn, each midlife woman should be encouraged to make the most of her existing opportunities, and hopefully of new opportunities which will be opened for her.

II. OVERVIEW OF THE PROBLEM

The most fundamental fact about this generation of midlife women is that they face unique problems which future generations will not experience.[1] Today's young women are being prepared to become economically self-sufficient and to play a much broader role in society than their mothers and grandmothers.

By contrast, the current generation of midlife women is the product of decades of inbred restrictions which limited their horizons and generated self-doubts and anxieties.

Society's stereotypes were indelibly impressed into their minds as to women's limited role, and as to middle age itself, a stage of life second only to old age as being "unattractive" and "inferior" to youth. Today's midlife women find that their options are far fewer than their daughters' because the older women have been subject to so many more educational, social, and cultural biases during their formative years.

Negative attitudes were inculcated by parents, playmates, friends, and teachers. The result was avoidance of "boys' school subjects," "boys' interests," and "boys' independent behavior." In adult years, these negative attitudes led to avoidance of "men's jobs," and reverence of "men's superiority as workers," "men's ability to handle financial matters," "men's right to expect their wives to take care of home and children," "men's freedom," and "men's feelings." This led to denial and subordination of women's own rights and freedom.

As Dr. Joyce Brothers stated:

> The traditionally passive role tends to make the woman dependent and this pattern of dependency increases her fears. The woman who is in her middle years today grew up in a period when most women defined themselves through their husbands and families. Often, by the time a woman reaches her midforties or fifties, the family is already fragmented. The children are grown up and she may find herself widowed or divorced. Often, for the first time in her life, she is alone. The strong and supportive figures have disappeared. At the time when she most needs a strong sense of who and what she is, she is caught in the midst of an identity crisis. The woman who starts to work or to look for jobs at this time is usually terrified. She has almost no confidence.

The world that midlife women face is the same unequal world that all women face. But the inequalities are more severe for midlife women because of two reasons:

[1] Statistics about the current generation of midlife women (40 to 64) are presented in detail in the appendix of this report.

—They are less equipped to overcome these inequities than are their more broadly educated and socialized young adult daughters;
—The built-in rigidities of society are especially restrictive in the older years.

Eleanor Smeal viewed the "harsh realities" of many midlife women's lives within a broad context of the lives of American women in general, and then listed a whole series of specific inequities:

> Women have been, in essence, society's built-in, unpaid house workers, caring for the very young, the sick, the elderly, the disabled—those for whom society is unwilling to provide. But these services are not being rendered for free. Women are paying for them with their lives.
>
> More and more women are working outside the home, especially since many families are finding it impossible to survive on one salary. But sex discrimination and occupational segregation severely limit women's opportunities for economic independence, and as age discrimination becomes a factor, women quickly reach a dead end in the job market.
>
> (W)omen in midlife, whether married, divorced, widowed, or single, find that their opportunities for employment and economic security are severely limited, and their futures precarious and uncertain.
>
> If they have been homemakers, midlife women discover the actual value society places on homemaking and motherhood when employers refuse to consider their years in the home as work experience, and when social security records show "zero" for each year they've invested in nurturing and serving the family. They discover the false security of marriage: they can be fired from their job at a moment's notice, with no unemployment compensation, no retirement benefits, no profit-sharing. They find that they are not legally entitled to an equal share in the working spouses' income and assets; that they will not receive benefits from their husbands' pension plan after his death unless he elects to receive lower benefits during his life; and that if they divorce before 10 years of marriage they are entitled to none of his social security benefits. If they divorce after any length of marriage, they will not receive any of his pension or veterans benefits. And one out of two marriages ends in divorce.
>
> The causes and solutions for these problems cannot be found by an isolated examination of the midlife period.
>
> The problem is not small. It (will) not be solved by just band-aid approaches or a limited program here or there. We feel that society has, at many times, faced massive problems and when they believe that they are important enough, they have massive solutions.

Those groups of women whose basic needs are most compelling—the poor, members of disadvantaged racial or ethnic minorities, the handicapped—find that their problems of inequity and discrimination are compounded by their age.

The one group which tends to be most extolled in theory—the homemakers who raise the Nation's children—find to their dismay that they are largely on their own when they try to realize their individual potential by returning to school or reentering the labor force.

Widowed, divorced, or separated homemakers, especially those with children, face acute problems of readjustment, no matter what their age. Eventual widowhood confronts three out of every four married women. One out of two marriages ends in divorce. Efforts to alleviate the plight of these displaced homemakers are essential, no matter at what age they may be required. However, such efforts are likely to be particularly effective before the older ages.

It becomes apparent that women who are in midlife today find it infinitely harder to cope with transitions—whether they be marital, educational, vocational, financial, or social—compared with younger women coping with similar problems. Nor will midlife women benefit from newly enacted improvements whose implementation may take many years. The current generation of midlife women will not be able to catch up unless specialized measures are put into effect promptly in their behalf.

The Nation pays an incalculable human cost, and ultimately an economic cost, because of neglect of midlife women's needs. In human terms, millions of women are unable to reach their personal potential because they were born too early to benefit from the widened options that today's younger women enjoy. In economic terms, a midlife of insecurity leads almost inevitably to an old age of even greater insecurity. Few women who have been second class citizens in midlife will find it easy to become first class citizens after they reach 65. Rather, as they grow older, their marketplace skills, if they ever existed at all, become rustier, and their unfamiliarity with job and financial matters become more difficult to overcome. As a result, many of today's midlife women are likely to experience the same type of poverty and deprivation which is the lot of the current generation who are now 65-plus, unless remedial efforts are made in their behalf.

III. DISCUSSION OF MAJOR ISSUES RAISED AT HEARINGS AND IN COMMITTEE STUDY

A. Education and Jobs: The Two Principal Keys to Opportunity

There was unanimity among the witnesses and contributors that the two principal keys to open doors of opportunity for midlife women (and for that matter, women and men of all ages) are education and jobs.

Education widens an individual's horizons, broadening the number of options in life. It contributes to economic independence through the development of job skills and serves as a vehicle for entry into the paid work force. The level of educational attainment profoundly affects the total well-being of women in midlife and later years, and serves as a resource to prevent dependency, poverty, social isolation, and physical and mental deterioration.

Jobs for women represent more of a composite value than ever before in American history. Jobs spell livelihood and economic security. Mitchell Fromstein, president of Manpower, Inc., told the subcommittee:

> I am particularly impressed by the preventive aspect of your discussions. * * * Anything we as a nation can do to equip and locate the midlife woman in the mainstream of our work force will certainly cushion these people and the rest of the nation against the future shock of their unemployment and economic dependence.

Jobs have always been indispensable to a single woman who had to support herself and dependents, or a married woman contributing to a meager pool of family income, or as sole support of an unemployed or disabled husband or one in college or graduate school. In today's inflationary age, married women's jobs have become even more of a necessity, especially in the case of a low-income family.

But jobs involve many additional values. They are the means by which each individual exercises, tests and stretches personal abilities and skills. In today's era, the right job for a woman can be a vital expression of her individuality. And for today's woman, her own paycheck becomes more and more her passport to equality in every phase of a marital relationship.

1. EDUCATIONAL BARRIERS

Each of the witnesses and contributors who commented on the importance of education expressed the view that infinitely more should be done to overcome educational barriers—to help widen adult educational opportunities and facilitate participation. That includes expanding programs from high school equivalency credit onward.

The experts who commented were particularly critical of a continued degree of college and university inflexibility as displayed toward older, part-time students in such instances as inconvenient hours or poor sequencing of courses

Dr. Dolores A. Davis, executive director, National Caucus on Black Aged, cited the benefits of an innovative program at the University of Michigan where barriers were dropped. It involved 21 women aged 30 to 52 who "could not have been admitted to the University by regular * * * admission standards," yet who brought "special qualities, mature determination, and eagerness not exhibited by most undergraduate students." Three went on to obtain their Ph. Ds and all have continued to work.

2. JOB BARRIERS

An employed woman trying to find a better job or a homemaker seeking any but the most routine job is confronted by a cruel obstacle course.

The double jeopardy of sexism and ageism confronts her at every turn. Alexis Herman acknowledged:

> Despite legal prohibitions against job discrimination of women * * * and particularly against women over age 40, discrimination still exists. Persistent practices in the labor market deny women—except in token numbers—access to a wide variety of profitable jobs and maintain low pay in jobs where women predominate.* * *

A long series of antidiscrimination statutes and executive orders exist and may be seen in the compilation of Federal laws and executive orders for nondiscrimination and equal opportunity programs, as published by the General Accounting Office.

But an examination of pending and completed EEOC actions would quickly confirm how pervasive dual discrimination continues. A case in point is a significant blue collar entry program, apprenticeship, where a midlife woman faces an almost impossible double hurdle and a midlife black woman a compound triple hurdle.

Age discrimination in particular, as practiced in a variety of subtle ways, has proven to be one of the most intractable forms of bias in our youth-oriented society.

A different type of job barrier consists of the rigidity of the 8-hour-a-day, 5-day-a-week, 50-week-a-year work schedule. Many midlife women seek only part-time employment so as to be able to continue home duties, to have some free time for themselves, and/or to ease themselves back into a work routine.

One-fourth of employed women age 45 to 64 work part time, a figure much higher than for men. But part-time jobs, even when available, are usually dead end and have no fringe benefits. Temporary jobs, where the woman works as an independent contractor for an outside company which has been retained by an employer, serve to diversify women's alternatives. They do include an increasing variety of non-routine jobs, but still lack fringe benefits.

In addition, the midlife woman entering or reentering the job market faces an ominous obstacle in the form of the ever-present question: "What are your recent references?" She may be able to list her volun-

teer credentials, but they usually receive little more attention than if she were to describe her homemaking experience.

Little wonder that the midlife woman experiences "job anxiety." She tends to be concerned about competing with both men and younger women striving for the same opportunities, whether entry or promotional. Having been raised in an age when women were socialized not to be "aggressive"—although the same traits in men were almost uniformly praised as "ambition"—she may find it difficult to project herself boldly and confidently. If she has been in the labor force for a long time, she may question her ability to break out of the low-paid employment stratum in which so many women are concentrated.

3. EDUCATIONAL PROPOSALS

Three types of recommendations to strengthen education programs for midlife women were received by the subcommittee: (1) more effective enforcement and utilization of existing Federal laws and programs; (2) economic assistance to educational institutions and students through tax policy and modest interest rate loans; and (3) expansion of career-oriented educational opportunities for midlife women.

More effective utilization of existing laws

Better planning, coordination, and cooperation in the administration of existing educational programs were suggested as a cost effective means of providing innovative educational opportunities for midlife students.

The Advisory Council on Women's Education Programs could give particular attention to midlife women's educational needs. Provisions could be made for expanded and innovative support by the fund for improvement of postsecondary education and the women's educational equity program.

Improved enforcement of laws to provide equal educational opportunities for women was urged. Closer monitoring was recommended of title IX of the Education Amendments of 1972, which bans sex discrimination in federally assisted educational programs.

Economic assistance

Testimony revealed that midlife women need loans and scholarships for education and training, especially in inflationary times, when even family educational savings for children are insufficient.

Several recommendations were made to provide Federal income tax deductions for midlife career training and redirection, similar to the present deduction for education expenses incurred in maintaining or advancing current careers. Income tax credits, such as those proposed for parents of college students, were also recommended for midlife individuals who are financing their own education on either a part-time or full-time basis at a college or university. The credit would be related to the individual's income and the cost of the educational program.

Low-interest loans were suggested for midlife persons who wish to complete high school or enter institutions of higher education. Although a wide variety of financial aids are provided for the nation's college students, they are primarily designed for and tend to be administered in behalf of younger, full-time students.

A nation which prides itself on its free primary and secondary education and on its low-fee community and land grant colleges has yet to accommodate itself to the needs of mature students by not limiting them to a pay-as-you-go basis.

Because specific statutes for implementing recommendations were not cited in testimony, the subcommittee notes here existing titles in the Higher Education Act which might be modified as vehicles for midlife student assistance programs:

Title IV.—Part A, grants to students in attendance at institutions of higher education, part I, basic educational opportunity grants: provides grants to undergraduates enrolled at least half-time, on the basis of need.

Subpart II, supplemental educational opportunity grants: needy undergraduate students enrolled on at least a half-time basis are eligible for up to $1,500 in grants.

Part B, guaranteed student loan program: provides Federal insurance and reinsurance of loans made to students with an annual limit of $2,500 for undergraduate students and $5,000 for graduate students.

Part C, college work study program: Federal support to part-time work programs for college students, up to 80 percent for work students.

Title VIII.—Cooperative education: programs of alternate periods of work and study receive Federal support for a period of 5 years per institution.

Title IX.—Fellowships for graduate and professional study: authorizes graduate student fellowships to students in certain fields or with certain socioeconomic backgrounds.

In addition, consideration might be given to increase and target funding for the following titles of the Higher Education Act, which authorize support to institutions.

Title I.—Part A, community service and continuing education, part B, lifelong learning: authorizes a program of lifelong learning planning and assessment ranging from adult basic education to job training.

Title X.—Establishment and expansion of community colleges: expansion grants are to provide education programs to educationally disadvantaged individuals.

Expansion of career-oriented educational opportunities

Various recommendations were made for "life training" for young persons to prepare for midlife, and preretirement education for older individuals.

Continuing education programs were cited as often inadequate in meeting serious vocational needs. However, these programs were deemed valuable in building self-confidence, providing a transition from the home to higher education and the work force, and providing opportunities to assess skills, and test aptitudes and achievements.

Because of their low costs and orientation toward vocational needs, community colleges were cited as an essential part of education for midlife students.

4. JOB PROPOSALS

Suggestions to improve midlife women's job and promotion opportunities were second in number only to those related to education, and included the following:

(*a*) On-the-job internship allowances for midlife women who might otherwise not be employable.

(*b*) Tax credits to employers to encourage them to provide entry-level opportunities to homemakers reentering the labor force after a long absence.

(*c*) Redoubled Federal efforts to enforce antisexist and antiageist discrimination.

(*d*) Increased CETA allocations so as to expand the number of displaced homemaker centers; an age audit of those women who have been placed with CETA support, so as to determine the extent to which middle aged and older women are actually benefiting.

(*e*) Increased "support for effective community based programs which are currently operated by women's employment and service organizations. Most of these now operate on a shoestring, but their potential is great." (Jane Fleming, executive director, Wider Opportunities for Women.)

(*f*) The Federal Government to serve as a model of less rigid work schedules and as a catalyst for private industry activities of a similar nature. This would include efforts to increase the number of part-time jobs with fringe benefits and promotional opportunities, flex-time, compressed work weeks, staggered hours (to permit spouses to alternate at home), and job sharing.

(*g*) Encouragement of increased acceptance of volunteer credentials. This could be achieved by authorizing a standardized analysis of volunteer and paid jobs, so as to foster transferability.

(*h*) Authorization of a similar study to equate the skills gained from being a homemaker to the skills needed in paid labor.

B. A "Homemakers Bill of Rights": A Major Proposal Toward Education and Jobs

One comprehensive way by which midlife women's needs for education and jobs could be met was recommended by Eleanor Cutrie Smeal. Her proposal, however, was still broader in that it also included dealing with other economic inequities:

> NOW challenges this subcommittee and Congress to develop and enact a Homemakers Bill of Rights, consisting of two sections: (1) Educational rights for homemakers, to reward homemakers for their years of service by assisting them in obtaining education and entering or reentering the labor market; and (2) economic rights for homemakers, recognizing homemakers' economic rights both within marriage and in transition.
>
> NOW urges Congress to hold hearings during the 96th session on legislation establishing a Homemakers Bill of Rights.

Numerous other witnesses and contributors urged G.I. Bill-type programs to open educational and job training doors for midlife women.

Dr. Zena Smith Blau and associates wrote:

> Overall, legislation is needed to extend opportunities and create incentives for women to maximize their formal education. Some features of the former GI bill, in particular

those that provided veterans with a stipend to cover tuition, fees, books, and living expenses taking into account dependents, might well serve as a model for legislation aimed at creating incentives and opportunities for women in midlife. In addition, any such women's program should make provision for child care.

Jo Oberstar stated:

> * * * midlife women need loans and scholarships for education and training, because in these inflationary times, family education funds set aside for children do not cover "rehabilitation" for moms.

The Commission on the Status of Women of the City and County of San Francisco wrote to the subcommittee in behalf of a GI bill:

> * * * the country would recompense a person for nurturing our most valuable resource—the future generations.

Janet Steiger said:

> It is conservatively estimated that each dollar expended for veteran training (under the GI bill) returned from $3 to $6 to the Treasury in the form of taxes paid on increased earnings directly related to their training and education. A similar readjustment benefit bill for widows and displaced homemakers would be far more modest in scope and cost, and likely to provide an equivalent return * * *.
>
> * * * Can we afford not to make the investment?

C. Counseling Services

A passageway to both education and employment is provided by counseling. The impressive growth of counseling, not only in formal educational institutions but in women's centers, Y's, and churches, has been one of the most constructive developments of recent years.

Dr. Nancy Schlossberg of the University of Maryland, both a witness and a compendium contributor, observed:

> Women in the 40- to 60-age group often have major concerns—including identity confusion, fears and loneliness, family problems, and career issues—which may be overwhelming unless put into perspective through appropriate counseling.

Counseling can include a broad array of programs, such as: individual counseling; personal growth groups; career and life planning; special interest workshops on widowhood, divorce or aging parents; information on occupational and educational resources; and skill courses such as assertiveness training, financial planning and job seeking.

Unfortunately, counseling programs are not readily available to those women most in need. As Dr. Schlossberg pointed out:

> (Counseling) programs are unevenly distributed across the Nation, with rural areas in particular likely to lack such facilities. Moreover, some of the most needy groups of people—the poor, the unemployed, the less educated—may simply not be aware of such services even where they do

exist. Displaced homemakers as well may lack information about the resources that are available to them.

PROPOSALS

Recommendations for strengthened and broadened counseling included: widening of basic counseling strategies, formats, and techniques so as to approximate the more comprehensive array available at leading centers, including both individual and group support, with guidance by professionals, paraprofessionals, and peers; more up-to-the-minute information on nontraditional opportunities; better linkage with community resources; improved specialized training of counseling professionals and paraprofessionals; more sensitive evaluation of counseling results; location of counselors within the community rather than being solely institution based; regional adult counseling centers with a broad gamut of services and widely dispersed satellite centers; and advocacy to help lobby against structural and institutional barriers.

D. Social Security

The Old Age, Survivors and Disability Insurance System on which so many elderly women must rely was described by Cristine Candela, president of Women's Equity Action League as "antiquated." She noted a whole series of flaws insofar as women are concerned: for example, the fact that because so many women's careers are interrupted by child raising and they work in lower paying jobs, their ultimate social security benefits as a dependent may be higher than their primary benefit as a salaried worker in their own right.

She noted also that:

> A divorced woman cannot claim her dependent benefits until her husband claims the primary benefit, leaving the spouse dependent on her husband's decision as to when he will retire.
>
> If a woman becomes disabled, she must show that she worked 5 out of the last 10 years to qualify for benefits * * * A homemaker who did not work enough quarters or is disabled in the sixth year is out of luck.

PROPOSALS

The Congress now has before it proposals from the U.S. Department of Health, Education, and Welfare and from a wide variety of private sources for large-scale reform of the Social Security system, in the interest of greater justice for women.

One of the major recommendations by Ms. Candela also tops the list of proposals from virtually all women's sources—an earnings-sharing credit plan under which:

> A worker's social security benefits would be based on his or her earnings when single, and on one-half the combined earnings of a couple during their marriage. In the event of a divorce, each partner's wage record would be credited with one-half the couple's combined earnings during their marriage, regardless of the length of the marriage. Each spouse would get a social security retirement benefit in his or her own right.

A comprehensive review of the problems and opportunities of Social Security as they relate to women is now under way by a task force on women and social security of this subcommittee and full committee.

E. Pensions

Women have longer life expectancies than men; pension coverage could prove vital in supplementing Social Security and such savings and investment as may exist. Yet, as Geraldine R. Eidson, president of the Federation of Business and Professional Women's Clubs, stated:

> All women—employed women as well as women who work in the home—are penalized by the pension system.

She elaborated:

> Women suffer in the pension system by:
> —Having no pension coverage though they have been employed;
> —Being eligible for only minimal benefit payments;
> —Having no survivors' benefits protection from their husbands' coverage; and
> —Not being protected if they get divorced.

Less than one-half as many women are covered under private pensions as are men. Women tend to work for smaller sized businesses with no pension plan; they have interrupted work patterns in order to raise their children; in the past, they have stayed at a job too brief a time to become vested even under requirements recently liberalized by ERISA.

Ms. Eidson also stated:

> For the woman who stays at home, the situation is more bleak. As a dependent, her husband may provide for her, or she may receive no pension benefits at all. The decision is entirely his and no notification to his wife is required. If a husband does choose to provide for his wife, he may be penalized by a benefit reduction. Getting a survivor's benefit is contingent upon one's spouse fulfilling all the proper procedures required, and dying under a specific set of circumstances. Before the passage of ERISA, only 2 percent of all widows received a benefit from their husband's pension plan. And since in most States a pension is considered to belong to the husband alone, the wife gets no part of it in a divorce.

PROPOSALS

1. The Department of Labor should ascertain to what extent male employees now opt for a joint and survivor benefit. Until the necessary facts—now almost completely unavailable—are determined by a definitive survey, the Nation will remain in the dark on many women's future entitlements.

2. In future collective bargaining decisions, business and labor should consider reducing the extent to which an employee's pension is decreased if he or she opts for a joint and survivor provision.

3. The Federal Government should consider broadening tax incentives so as to encourage industry to liberalize pension programs.

F. Preretirement Planning

The nightmare of insecurity which today haunts many midlife women can only be eliminated by timely programs which help prepare her for any eventuality.

For the midlife widow, the urgency is immediate; she must master financial planning now and know how to apply for the social security and pension benefits to which she may be entitled.

For midlife women who will nominally not have to deal with these problems immediately, it is never too early to begin to lay the foundation for receiving appropriate benefits later on.

Today's midlife women are less likely to know how to prepare for retirement than are their male counterparts. Knowledge of retirement arrangements and alternatives in large part stems from exposure at the workplace to various payroll deductions and retirement benefits. Because husbands more frequently than wives are the sole or primary wage earner, they are more likely to be familiar with employee benefit plans, and they are more likely to have handled the family's financial planning. This is particularly true among higher income levels, where the wage earner has access to preretirement planning, including advice on insurance and annuities, stocks and bonds, savings, real estate and other financial investments.

The midlife woman, especially the part-time worker (who receives little or no retirement planning, and frequently no benefits) faces her long-range financial future ill-equipped and untrained.

Proposals

Suggestions to strengthen women's preretirement planning include:

1. Grants through the Older Americans Act to national, State and local agencies to test various coordinated ways of delivering materials for women's retirement planning, and for improvement of the quality of such materials.
2. Encouragement of employers to improve programs specifically designed for women employees, or to strengthen retirement planning programs as a whole for both men and women.
3. A mailing by the Social Security Administration of retirement planning material to employed women over 45.
4. Encouragement to a wide variety of nongovernmental organizations to sponsor retirement preparation programs for women.

G. Self-Help Networks: An Answer to Isolation and Other Problems

A common problem faced by many single women and men in middle and especially older years is increased isolation. In a highly mobile age and in the anonymity of large cities, ties among neighbors and even among family, relatives, and friends diminish. No group of women feels the impact of isolation more than widows. A helpful response to this problem has been the growth of informal voluntary networks, such as widow-to-widow groups, providing mutual support.

This is part of a wholesome development on a much broader front—self-help groups of all types for both women and men of all ages.

The uniqueness of self-help groups, the differences between them and the type of professional services rendered by traditional institutions, were summarized by contributor Dr. Phyllis Silverman:

> Help in an informal network is based on reciprocity and mutuality. People's problems are seen as typical, ordinary, to be expected. The reason people help is because they are involved in what is happening and they have a sense of obligation to each other. They care about each other. Help involves an exchange, so that someone who is the beneficiary today may be the helper tomorrow. There is very little concern about dependence or weakness. Help that is provided is based on the participants' own experiences with the problem, and help is often available without necessarily having to ask for it.

Groups such as Parents-Without-Partners have proven of immense usefulness to their members. Self-help groups for divorcees, for women who have had mastectomies, for those coping with weight problems or addiction to alcohol and drugs, have established themselves as invaluable human resources.

PROPOSAL

It has been recommended that the Federal Government encourage leadership within the private not-for-profit sector to expand mutual help networks, as, for example, by clearinghouses which refer callers to a nearby network.

The recommendations as related to midlife women specifically excluded official financial support. To the contrary, the view was expressed that governmental support would deprive self-help groups of their independent, informal and flexible character.

H. Health

Jane Porcino, codirector of the National Action Forum for Older Women stated:

> The health issues affecting the capacity of midlife women to meet their own problems and to achieve their highest potential have been for the most part unexplored.

Dr. Robert Butler wrote:

> The health-related problems of women during their middle and later years are * * * cause for concern. The disorders of middle-aged women range from major sleep problems and overweight to chronic diseases, some of which make particular victims of women. Substantial numbers of middle-aged women are also addicted to alcohol and drugs which exacerbate additional problems, health and otherwise.
>
> In 1974, almost one in four women between the ages of 45 and 65 reported having a chronic condition causing limitation of activity, and over 10 percent had physician-diagnosed heart trouble. In addition, 60 acute respiratory conditions were reported for every 100 women.

> Middle-aged women are particularly prone to alcohol and drug abuse * * * Of women aged 45 to 49, 28 percent use prescription psychotherapeutic drugs and 4 percent use prescription hypnotics. More than one in three use either prescription or over-the-counter drugs of some variety.

The unusual patterns of incidence of emotional and mental health problems of midlife women did not develop in a vacuum. Culturally induced conditions of dependency and insecurity which have been reiterated throughout the report are undoubtedly major contributing factors.

Similarly, women's literature documents that physicians and therapists have been too prone to stigmatize as "neurotic" (or with other labels) women's "failure to adjust" to the biased patterns of a male-dominated society.

PROPOSAL

Health issues fall within the jurisdiction of the Health Subcommittee of the House Select Committee on Aging, and of other committees. But this subcommittee has noted proposals for a definitive summary by the U.S. Department of Health, Education, and Welfare of causes and solutions of the special patterns of mental and emotional health problems among women.

I. Parent Care

Greater longevity in the population increases the likelihood that someone will have to look after an aging parent or parent-in-law. That "someone" is most often the midlife woman.

Margaret Reuss recalled that at a time when her children were "barely on their own," her own mother's medical problem resulted in a situation in which:

> I found myself again fighting to divide up my time which did not exist—time for her, for my husband, for my children's continuing needs, and for my work. My inability to care for my mother as I wished * * * was a sorrow from which I'll never be free.

The 1970 census showed that of all persons age 75 and over, 1 of 5 women and 1 of 10 men were living in an offspring's household. For every older person living in an institution, three others were living with an offspring, most frequently with a daughter.

PROPOSALS

1. Expansion of home health services, a goal strongly recommended by the House Select Committee on Aging and its Subcommittee on Health, would be invaluable in its own right for the Nation's elderly, in addition to at least partially relieving a burden on a parent-caring daughter or son.

2. An increase in the number of community day care centers, where the mobile elderly can receive attention, was also recommended.

J. Foreign Service Wives and Military Service Wives: Special Problems

In so vast a Nation as ours, there are many subgroups of women who face problems of an unusual and compelling nature. One such group comprises the wives of the Nation's career diplomats, and somewhat similarly, wives of career members of the Armed Forces.

Lesley Dorman, president, Association of American Foreign Service Women, pointed out the problems of women who accompany their spouses overseas. She stated that they repeatedly encounter not only inherent common problems, such as culture shock, language inadequacy, rigorous local conditions, and fear of terrorism, but special women's problems, such as the frequent inability to work at any but the most minor jobs, if at all, and the all-too-frequent shock of separation, divorce, and resultant insecurity.

PROPOSAL

Ms. Dorman urged that "wives be allowed to accrue credit for civil service status on a month-by-month basis while working in part-time, intermittent or temporary jobs abroad or at home," in addition to earning rights "to shared pensions and survivor annuities."

K. Dealing With the Problems of all Adults in Midlife

A number of the witnesses as well as contributors urged that, because of the common nature of many of the problems experienced by both men and women in midlife, common solutions might be sought, as through a commission on midlife.

Betty Friedan offered this recommendation:

> We shouldn't be dealing with the midlife crisis of women. We should be dealing with the midlife crisis of women and men * * * with the absolutely new fact that is facing all Americans * * * that we all have these new years of life * * *

Chairman Burton commented in response:

> I think that there can be justification in that * * * there is a special need to focus on the problems of midlife women, because it was a male-dominated society which placed them in the roles that they are just now having to break out of.

Congresswoman Ferraro stated:

> We are not just focusing on women because they are women, but because they have been out of the work force.

L. General Proposals

Of the general proposals on which witnesses and contributors commented, one that was urged frequently was a recommendation for enactment of the equal rights amendment to the U.S. Constitution.

> The most significant policy issue is the equal rights amendment. For middle-aged, young and elderly women, the equal rights amendment has very important legal, economic and

psychological implications. As a 49-year-old woman, a wife, a mother, a worker, a Republican and a feminist, I believe it must be ratified. (Charlotte Conable)

Other general actions recommended to the subcommittee included such proposals as:

1. Increased funds for child care, to assure affordable programs. This suggestion primarily affects younger women, but it is not unimportant to working mothers 35 to 40, many of whom are still raising their first or second child. They are hard pressed to fulfill all their responsibilities if organized day care is limited.

2. Tax reform, as in these two instances:

(*a*) Removing the marriage penalty, which serves as a disincentive in a marriage where one spouse is already working, and a second spouse's added income puts them into a higher tax bracket so as to nullify much of the income again.

(*b*) Providing for tax deduction of school expenses and training to become qualified for a change of career. (Expenses for upgrading a current job are now deductible.)

3. Reform of the welfare system to assure a more humane standard of living, while still encouraging recipients to seek gainful employment insofar as feasible.

These and other topics with an across-the-board effect on the American population fall within the jurisdiction of other committees and subcommittees of the Congress.

This subcommittee, with its particular mandate, does not find it either appropriate or feasible more than to mention such broad issues in the course of this report. Rather, the subcommittee endeavors to concentrate its efforts on areas of more specialized concern to midlife women.

M. Federal Financial Costs

In its questioning of witnesses and contributors, the issue of the possible costs to the U.S. Treasury of various proposals was repeatedly raised. Unfortunately, none of the witnesses was able to attach specific cost figures to their recommendations.

Each of the proposals naturally will have to be judged on its own merits and individually priced; that is orderly legislative policy and a matter of prudence, especially in this time of extraordinary budgetary pressures.

But it is incumbent upon all those who review the recommendations to ask: "What is the cost to the Nation if remedial policies are not put into effect?" "What does the Nation lose from a midlife woman failing to achieve her human potential, including her highest taxpaying capacity?"

AN IMPRESSIVE EXAMPLE

Certain programs which have been eminently successful show an impressive cost-benefit ratio.

Milo P. Smith, director of the Nation's first Displaced Homemakers Center at Mills College, Oakland, Calif., wrote this to the subcommittee:

> In 3 years, over 1,500 women applied for services at the center. * * *

The number of paid staff has been five slots shared by eight employees. In 1978, $57,436 of in-kind contributions were generated to supplement the core funding of $95,000 received from the State. * * *

On the basis of persons served, our per capita cost of $281 is exemplary in comparison to other programs, public or private. The Oakland Displaced Homemakers Center is without doubt one of the most cost-effective programs ever financed by the State (California) in the human services field.

IV. SUMMARY OF COMMITTEE FINDINGS AND RECOMMENDATIONS

A. Findings

1. The current generation of midlife women must cope with grave problems—educational and job deficits—because the social conditions which marked the formative years of today's midlife women were not conducive to occupational pursuits that would lead to financial self-sufficiency and, later, life security. Already a disproportionately high percentage of older women are on the welfare rolls; their numbers are likely to grow as today's midlife women experience increased divorce, as well as widowhood.

The next generation of midlife women will be in a stronger position to make its own way, thanks to more equal education and job opportunities.

2. Midlife, in a youth-oriented society, also poses problems for men; efforts to enable women to overcome their special disadvantages in achieving their potential as taxpaying citizens can also open up new directions for men.

3. Education for midlife persons is difficult and impractical to obtain because of costs, awkward scheduling, inaccessible location, limited available time, and other factors which have received comparatively little remedial attention.

4. Homemakers, very much like veterans, serve their country. By raising the future generation of children, homemakers forego opportunities for career advancement and career-oriented education, in addition to remaining relatively isolated from the mainstream of society.

Although homemakers receive acknowledgment for their vital role, they continue to encounter barriers which impede resumption of their education or entry into the job market.

5. Displaced homemakers, who number approximately 3 million, receive only limited Federal assistance in the form of $5 million from CETA. Only 20 States report having displaced homemaker centers, funded through Federal, State, and/or local sources; thus many displaced homemakers may not receive the services they need.

6. Counseling is available only to a small fraction of the Nation's midlife women, and is limited primarily to the middle class.

7. Sex and age discrimination still are pervasive, despite the fact that the Nation possesses a broad range of instrumentalities—statutes and agencies—designed to eliminate these twin problems. While some progress has been made toward job equality between the sexes, women of all ages still tend to be clustered in a relatively small number of occupations and still are preponderantly employed at lower salary levels.

8. Part-time jobs still tend to be available only at low levels and tend not to offer fringe benefits.

Married women of all ages, especially those with children, find it particularly difficult to accommodate to traditional 9-to-5 job requirements. Temporary employment does provide one of the most important entry points for women, although it too lacks fringe benefits.

9. Volunteer work, most of which is done by women, receives little or no recognition by potential employers in the course of review of job applications.

10. Social Security is not available to women who work in the home, except as dependents of their spouses. Homemaking is not recognized as labor, even though it is a job involving multiple skills, difficult tasks, and long hours.

11. Private pensions accrue to relatively few women. Many women interrupt their work lives—thus interrupting their pension accrual and vestment—in order to become homemakers. Additionally, many employed women work in small businesses that have no pension plan or that offer pension plans with inadequate retirement security. Even those women with long-term service in larger corporations normally build up but little pension credit because they tend to work in low-paying jobs.

The Nation lacks basic information as to how many men elect to take survivor benefits under their pension plans. Since married men may make such election as a personal decision, their wives may be left without survivor benefits in the event of the husband's death. Generally in the event of divorce, the husband's pension entitlement remains his alone unless pension income is apportioned by legal decree. This inequity is peculiarly prejudicial to women.

12. Preretirement planning is infrequently available to women. Relatively few women work in the type of large corporation that offers systematic preretirement counseling. Furthermore, homemakers who have had little experience in financial matters tend to be relatively unfamiliar with investments, taxes, and insurance.

13. Self-help networks have been found to be among the most effective programs, with virtually no cost to the taxpayer.

Small informal groups in which widows, divorced or separated women, ill people, or others frankly exchange experiences and provide mutual support are in the finest tradition of volunteerism, self-reliance and mutual self-help.

14. Emotional and mental health problems of midlife women are disproportionately high, as reflected by their heavy use of psychopharmacologicals, number of admissions for outpatient and inpatient treatment, and high rate of drug abuse and alcoholism.

15. Parent care falls as an especially heavy burden on the midlife woman who often still is raising her own children and at the same time trying to meet educational and job responsibilities. Few social services are available to supplement the care of elderly parents, who otherwise must be placed in costly nursing homes.

16. Foreign Service and military service wives face particularly onerous problems. Foreign Service wives repeatedly must relocate in alien cultures. They must cope with varied schools and other problems experienced by their children, and find it difficult if not impossible to obtain employment in foreign-language, foreign-culture, and sometimes antifeminist environments. Built-in insecurities are magnified when separation and divorce occur.

B. Recommendations

1. Papers for the 1981 White House Conference on Aging by the Secretary of Health, Education, and Welfare and the Secretary of Labor should include presentations which focus on timely preventive action for midlife women, in order to avoid indigence in the older years.

2. Educational opportunities for midlife women should be encouraged and expanded in the following ways:

(*a*) Existing statutes which provide aid to students, subject to income qualifications, should be amended to include:

1. Midlife women students on less than a half-time basis;
2. An allocation for outreach to midlife women to familiarize them with the availability of assistance.

(*b*) Tax incentives for education expenses should be provided to enable midlife women, especially those who are displaced homemakers, to prepare for new careers. Present law permits tax deductions only for education expenses related to a current job.

(*c*) Educational opportunities for midlife women should be strengthened by the Assistant Secretary of Education, including encouragement to the Nation's colleges and universities to adapt more flexibly to the needs of mature part-time students.

3. A homemakers bill of rights should be enacted to provide readjustment allowances for entry into education and jobs, including:

(*a*) Preference for homemakers to receive educational assistance under the amendments to existing statutes, as proposed above in 2(a).

(*b*) Tax credits to employers who hire homemakers newly entering the job market in full-time jobs, or part-time jobs, with appropriate fringe benefits.

4. Displaced homemakers centers should be increased so that they are available in every State, and existing women's centers can expand their outreach and service. This would include on-the-job training allowances to enable otherwise unemployable women to learn new skills in the private sector which could lead to paid jobs. This practice is current in existing displaced homemaker centers.

5. Counseling services for jobs and career-oriented education should expand outreach to locations in the center of cities and rural areas, where such service may not now exist.

6. Equal employment opportunities for midlife women should be promoted by the Equal Employment Opportunity Commission, particularly through enforcement of title VII of the Civil Rights Act and the Age Discrimination in Employment Act.

7. Part-time jobs with fringe benefits should be expanded in the Federal Government as a model for the private sector. Flex-time, compressed work weeks, and job sharing also should be included.

8. Volunteer experience as qualification for entry into the paid labor force should be encouraged by the Secretary of Labor. The Department of Labor should: (*a*) conduct a standardized analysis of both volunteer and paid jobs so as to facilitate the transfer from one to the other; (*b*) provide technical assistance to employers to encourage them to give appropriate value to volunteer experience; and (*c*) provide technical assistance to volunteer organizations so that they give appropriate credit to work of volunteers.

9. Social security credit for homemakers should receive high priority attention by Congress and the executive branch and an equitable solution reached.

10. A survey of private pension survivor benefits should be made by the U.S. Department of Labor to determine how many men elect this option to protect their spouses. This survey would serve as a basis for future legislative action. Private pension coverage in those sectors of the economy where women are primarily employed should be examined.

11. Preretirement planning programs for women should be encouraged by the Secretary of Labor.

12. Self-help network formation and expansion should be encouraged through the Department of Health, Education, and Welfare so that private women's organizations, Y's, community centers, churches, and other groups take greater initiative.

13. The Assistant Secretary for Health should conduct a study on preventive and remedial aspects of mental and emotional problems affecting all women, including midlife women.

14. Care of frail elderly parents should be facilitated by the Department of Health, Education, and Welfare through expansion of home health care and community care centers.

15. Foreign Service wives' and military service wives' special problems should be reviewed by the Departments of State and Defense with a view toward easing their particular hardships. The problems of separated and divorced wives and widows in these categories should be included.

V. STATISTICAL INFORMATION ABOUT MIDLIFE WOMEN

Population

For a statistical profile of today's midlife women, it is necessary to use a variety of sources, each of which tends to use different age spans and different base years.[1]

In 1978, there were 28.4 million women age 40 to 64 in the population.

In March 1977, of all women age 45 to 64, 16 million (72 percent) were married and living with their husbands; 1 million were never married. More than 5 million were widowed, divorced, or separated from their husbands.

Of the 7.7 million women family heads in 1977, 2.4 million were between the ages of 45 and 64.

The absolute numbers of the middle-aged segment of the population are continuing to increase. Between 1990 and 2010, as the post-World War II baby boom reaches middle age, it is projected that the number of middle-aged persons will skyrocket, peaking with an estimated 36 million women aged 45 to 64 in the year 2010.

Social Characteristics

The current generation of midlife women differs considerably from the generation of women who are now elderly, just as many of their characteristics contrast strongly with those of today's younger women.

A brief comparison of the three generations is helpful because it underlines the fact that the problems of today's midlife women are relatively distinctive. For example, today's midlife women are better educated than their mothers, but less educated than their 25-year-old daughters.

Thus, in 1975, these were the demographic facts about the group of midlife women, ages 40 to 45, as compared with a younger group, ages 25 to 30, and an older group, 60 to 65. The oldest of the three groups, born in 1910–1915, were young children during World War I and were adults during the affluent years of the 1950's. The 20–25 group were born in 1945–50 in the post-World War II baby boom, and were reaching young adulthood as the feminist movement gained momentum at the turn of the 1970's.

—72 percent of today's midlife women had completed high school (as compared with 84 percent of the younger group, and only 53 percent of the older group). (1975 figures are used here and below.)

[1] The age spans vary from 35–55, 40–60, or 45–64. The menopause, which now occurs at approximately age 50, had formerly been used as a yardstick for the "outer limit." But it is no longer commonly accepted, partly because the age of onset is so variable, but more importantly, because its significance is regarded today as far less meaningful than before.

—23 percent completed 1 or more years of college (as compared to 39 percent of the younger group and only 17 percent of the older group).
—11 percent completed college (as compared to 20 percent of the younger group and 8 percent of the older group).
—85 percent of their parents were born in the United States (compared to 94 percent and 46 percent).
—50 percent were first married by age 20 (compared to 46 percent and 37 percent).
—10 percent were still single at age 25 to 29 (compared to 15 percent and 23 percent).
—26 percent were divorced, or were predicted to become divorced (compared to 38 percent and 16 percent).
—Those married had an average of 3.2 births (as compared to 1.5 predicted for the younger group which was still in its childbearing years and 2.5 for the older group).
—Of those married, 13 percent were childless at age 25 to 29 (as compared with 21 percent and 30 percent).

Midlife Working Women

Fifteen million midlife women are in the paid labor force; most are full-time workers.

More women work during the 45-to-54 age bracket—54 percent—than in any other age span, a fact reflecting the diminishing of their child-raising responsibilities. But there is a sharp drop in the number who work in the 55-to-64 age bracket, a phenomenon partially explained by early retirement and increasing disability.

Like all other segments of the women's population, midlife women earn far less than men in the same age bracket and in the same jobs. In 1976, women age 45 to 64 who were full-time, year-around workers earned $8,914, in contrast to the $16,551 earned by similarly employed men.

The middle years have the lowest ratio of female to male earnings, partly resulting from the fact that many of the women are just starting out in jobs again, while men are reaching their peak in earnings after uninterrupted employment.

Women's lower earnings are also due in large part to their concentration in such traditional female occupations as retail clerking, service work in and out of private households, and employment in textile mills. These types of jobs are often the only ones available to reentry women.

Midlife Women and Poverty

Nine percent of all women in the 45-to-64 age group were living in poverty in 1977. But 28.7 percent of the 618,000 black women that age were living in poverty.

Of the midlife women in poverty, 20.6 percent were household heads; 39.4 percent were wives in families having a male head; 40 percent were living alone as "unrelated individuals."

Black midlife women who are married are nine times as likely to be poor as are white women, three times as likely to be poor if household heads, and twice as likely to be poor if they are "unrelated individuals." Thus, a black woman's chance of being poor is actually greater if she

is married. Describing the background of this latter statistic, Dr. Elizabeth Ann Kutza, contributor to the compendium, wrote:

> * * * there is no public income supplement program for intact families. They must rely solely upon the marketplace to generate income. Black males have more trouble earning a good salary in the private sectors and often have larger families to support. This combination puts a higher percentage of black families, and therefore black wives, into the poverty ranks.

Sixty-seven percent of poor midlife women do not have a high school diploma, the same percentage as among men.

Lack of security in the midlife years is magnified as women grow older, particularly when they become widowed. Seventeen percent of all women 65 and over live in poverty, compared to a 14-percent poverty rate among all the elderly and a 12-percent rate among all Americans.

Displaced Homemakers

The Alliance for Displaced Homemakers estimated that there are 2 to 3 million women in this category. These are primarily older women who have been:

> * * * forcibly exiled from a role, an occupation, a dependence status and a livelihood (because of separation, divorce or widowhood) * * * (Laurie Shields and Tish Sommers)

Describing the background of these women's plights, Ms. Sommers and Ms. Shields noted:

> Most women who are now in their fifties and sixties bought the social contract of man the breadwinner and woman the homemaker. They assumed that their retirement benefits, health insurance, and economic security flowed from their marriage. If they worked outside the home, it was likely to be supplemental, irregular, and often part-time.

But termination of the marital contract usually leaves the ex-homemaker out in the cold with little if any of the security she might have anticipated.

A widow, Janet Steiger, 39, noted that "one out of four of my companions is under the age of 44." She cited other grim statistics:

> Two and a half million widows are the sole support of children under the age of 18. The total average death benefits left by husbands to their widows is only $12,000, and that includes everything from life insurance to Social Security to veterans pension. Fifty-two percent of all widows will have used up all their available insurance benefits within 18 months.
>
> All too frequently, she does not even understand her legitimate claim to benefits, however small they may be. Twenty-five percent of our Nation's widows never receive all of their husband's benefits. The widow confronts * * * bleak reality at the very time her strength is at its lowest ebb.

SECTION VI. ADDITIONAL VIEWS

Additional Views of Hon. Robert F. Drinan, of Massachusetts

There are presently 24 million women in the United States between the ages of 40 and 64. As a member of the Subcommittee on Retirement Income and Employment and the Task Force on Social Security and Women of the Select Committee on Aging, I have become increasingly aware of the enormous problems that confront many women in midlife. In the recent past, I held a special conference in my congressional district to look at these problems as well as a range of other issues of importance to today's women. In the course of that conference as well as during hearings before the Subcommittee on Retirement Income and Employment, I have been particularly struck by the often desperate situation facing many women in midlife.

These women can suddenly find themselves the heads of households, having that responsibility thrust upon them by widowhood, separation, or divorce. It is estimated that 26 percent of American women in midlife are divorced. When, through economic necessity or personal choice, they seek to enter the job market, both sex and age discrimination, as well as limited past employment records, lead them to dead ends. When jobs are obtained, salary is low and economic security is precarious. Little, if any, retirement income security exists because of flaws in both social security and private pension plans. And, most tragic of all, midlife women have a higher likelihood of becoming poor than any other age group.

Congress is just beginning to address the needs of women in midlife. Our response to date does not bode well as an indicator of the concern we have for this significant segment of our population. The Displaced Homemakers Act, which I cosponsored, finally became law in the closing days of the 95th Congress. This important law provides Federal assistance for projects aimed at providing employment counseling and training, as well as support services to midlife women seeking to enter the labor force. To establish such programs, however, only $5 million was authorized nationwide, an amount that can hardly touch the present need.

I would like to see Congress do more in this regard and perhaps through reports such at this, public awareness will increase and support will strengthen. Besides increased employment assistance and support services to further that goal, educational opportunities for midlife women should be expanded. Many universities and junior colleges now have women's centers which can play a valuable role as a resource and referral service. Outreach from these programs should extend to women off campus as well as those enrolled. Support should be increased for innovative programs such as one that operates within my

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district, wherein education programs are brought into the community in a mobile unit. This program includes day care for the children of women attending classes. More attention should be given to expanding cooperative education and in providing low-cost loans to midlife women seeking to gain further education. Northeastern University in Boston has always been in the forefront of cooperative education and is operating a very successful short-term women's career program which is designed to provide women with the tools they need for entry into professional employment positions. The program was developed in collaboration with a consortium of employers in the greater Boston area. The Federal Government should do more to encourage such programs.

For many midlife women, not just those widowed or divorced, returning to the job market can be a trying experience. Years spent in rearing children and in administering a home are negated as employment qualifications. Most of the jobs available are menial in nature and low in pay. Besides programs already mentioned, the Federal Government should do more to encourage both part-time and nextime employment which would be especially responsive to the needs of midlife women not in a position to take full-time positions.

Of particular concern is the social security program. As a member of the Task Force on Social Security and Women, I have given a great deal of thought to ways in which the program could be changed to address the realities of women in today's society. The most fundamental change which should be brought about is the coverage of homemakers under the program. Women who are working in the home should be entitled to build a basis for later benefits in their own right as homemakers. I have long endorsed the proposal first advocated by former Congress Members Don Fraser and Martha Keyes. This proposal would provide homemaking with the recognition it deserves and it would also do a great deal to insure the retirement income of a great many women.

There are other areas of the social security law which need reform. One of these is the "recently covered work" provision of the disability program which requires an individual to have a certain number of years of covered employment under social security immediately before the onset of a disability. Through no fault of their own, many women with a claim to social security disability are denied benefits because their sporadic work records do not give them the opportunity to meet the "recently covered work" requirement. I have introduced legislation to eliminate this requirement of the law.

This report highlights a number of issues of immediate concern to women in midlife. To the best of my knowledge, no committee of the Congress has ever before addressed these concerns. The American population is aging and the number of women in the 40- to 64-age group can be expected to rise dramatically. If we don't begin to address the problems now, we will face problems of staggering dimension in the future. We already know that elderly women living alone have the highest incidence of poverty of any age group.

Just as important as new initiatives, is the need for strong enforcement of existing laws against sex and age discrimination. Figures from

the Bureau of Labor Statistics indicate that in March of 1978, the average earnings of full-time female workers were $8,570 compared to $14,850 for men employed in similar jobs. Laws designed to guarantee equal opportunities for women must be strictly enforced.

I commend the chairman of this subcommittee, Congressman John Burton, and his able staff, for their work on this report and other documents on this topic. I am pleased to be a part of this effort, and it is my deepest hope that our work will help end the cycle of poverty and despair which confronts all too many women in midlife.

ROBERT F. DRINAN.

Additional Views of Hon. Mary Rose Oakar, of Ohio

This report, "The Status of Midlife Women and Options for Their Future," effectively points out many of the difficulties faced by older women under our current laws. I congratulate the chairman and members of the Retirement Income and Employment Subcommittee for their excellent work in putting together this report, and I concur with their recommendations. Some additional comments should be made, however, concerning the need to make the social security program more equitable in its treatment of women. The report states in the recommendations that "social security credit for homemakers should receive high priority attention by the Congress and the executive branch and an equitable solution reached." The tremendous volume of mail I have received on this issue, as Chair of the Task Force on Social Security and Women, and the impressive testimony of many witnesses, underscore the extreme importance of this recommendation.

Widowed and divorced homemakers often face unalleviated financial hardship. One widow in her midfifties testified:

> I have heard the situation we widows face without our husband's social security referred to as a "blackout period" or a "valley." It would seem obvious that we must change the laws which are so unfair to women who are widows before the age of 60. The key word is survival and it would almost seem as though we are being penalized for not having reached senior citizenship.

A homemaker widowed at 41 with dependent children pointed out that there was no assistance available to her even for retraining for the job market, and that once her children outgrew their eligibility she would not be receiving any benefits whatsoever.

A number of women expressed the feeling that the contribution of a homemaker to the household is just as important as that of the wage earner, and that the Federal Government has been inconsistent in this regard. A recently divorced woman in her forties stated:

> During my 17 years as a housewife I contributed to the maintenance of the family unit, and thus I feel that I should be equally eligible for the same benefits for this period which my ex-husband will receive when he retires. I would add one other item, though. During the years of my marriage my husband and I, as most married couples do, filed joint income tax returns. That joint return was recognized by both the IRS and the Federal Government as earnings for both of us. Had we been mistaken or cheated on our income tax returns, I would be as culpable as he.

One women who had worked outside the home and raised children as well felt that she should be entitled to receive both her own and her husband's benefits.

While some may disagree with that point of view, there is no question that a great number of widowed and divorced homemakers under the age of 60 face severe financial hardships. Elderly widows trying to live on greatly reduced benefits also deserve a great deal of our concern and attention, and testimony was heard from a wide range of womens' groups concerning these women and their need for assistance.

Several of these women's organizations recommended that the Task Force consider an "earnings sharing" approach to social security as one means of rectifying the present inequalities in the program. We are presently considering a variety of legislative proposals.

This report performs a valuable service in focusing on a group of women particularly affected by societal changes of this century—the older woman who is untrained for the job market, financially bereft, and without husband or children to care for her. Hopefully the changes we are seeing in society today will prevent their daughters from finding themselves in similar circumstances.

MARY ROSE OAKAR.

Supplemental Views Of Hon. Charles E. Grassley, Of Iowa

The report by the Subcommittee on Retirement Income and Employment reflects faithful and commendable adherence to the views of the witnesses who testified before its hearing on national policy proposals affecting midlife women.

These witnesses were deeply concerned with the social and economic plight of women who, at midlife, find themselves alone and ill-prepared to enter the job market and to acquire the economic security required to sustain them in their latter years.

I subscribe fully to the findings of the subcommittee and commend its work in this important field of social and economic concern. At the same time, I recognize that the recommendations made to the subcommittee during the hearings were based on principle rather than on any comprehensive analysis regarding the administrative or economic feasibility of each recommendation. While unreservedly associating myself with these principles, I find myself obliged to note that recommendations 2, 3, and 9 of the subcommittee report raise financial and administrative considerations which qualify my endorsement in the absence of adequate analysis. In all other regards, and in fullest accord with the objectives of the recommendations, I am pleased to affirm my approval.

Charles E. Grassley

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Supplemental Views of Hon. John Paul Hammerschmidt, of Arkansas

I would like to commend the chairman, Mr. Burton, and the ranking minority member, Mr. Wampler, of the Subcommittee on Retirement Income and Employment for initiating the first comprehensive report on the status of midlife women by the Federal Government. Mrs. Ann Cahn, architect of this very timely study, deserves special acknowledgement and thanks for her work.

As the report reflects, not all women in their middle years find themselves in economic or social peril due to separation, divorce, or widowhood, but the number of women who are in this category is significant. This current generation of midlife women is caught in a bind because their expectations about their roles and responsibilities upon entering adulthood did not concur with the realities of our rapidly evolving society. The information which the subcommittee has compiled over the past year will solidly guide us as we attempt to insure the economic security of this group of midlife women.

I would like to briefly comment on 3 of the 15 recommendations contained in this report. Certainly, one of the most beneficial initiatives the Federal Government could undertake would be to encourage the education and employment of "homemakers," as specified in recommendation three. In trying to increase access in both of these areas, however, I believe we must have a clear definition of "homemaker" so that those persons who are in a position of greatest need are served. In particular, I believe we can begin to structure this definition by taking into account, in the case of employment, the length of absence from the labor force and the income of the applicant.

In this same context, I believe the language of recommendation three should be further clarified. The use of "preference for homemakers to receive educational assistance" leaves the recommendation open to too many interpretations, such as advocating that women be given priority over other groups or that quotas be used. Rather, I feel the language should be changed to insure that midlife women who desire to continue their education will be able to compete equally with other students for financial aid.

Because the Federal bureaucracy is under criticism for being both unwieldy and costly, I believe we need to consider the additional expense which number seven, recommending the expansion of part-time jobs with fringe benefits in the Federal Government, would require. This policy would increase administrative costs as well.

Finally, if we propose to facilitate the "care of frail elderly parents" through the expansion of home health and community care, as provided in recommendation 14, I believe we should substitute the word "family" for "parents" in order to include those persons who are caring for any family member.

John Paul Hammerschmidt.